

Certificate Number: 00301-PAM-DE-027735448

Bankruptcy Case Number: 16-14507



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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 11, 2016, at 9:49 o'clock PM EDT, DENNIS W HALEY completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 11, 2016 By: /s/Nelly Fernandez

Name: Nelly Fernandez

Title: Bankruptcy Team Lead